

Feb 18, 2011

Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

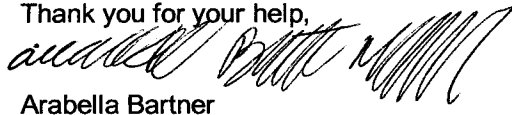
Dear Secretary Johnson-

If given the opportunity, banks and credit card companies will continue to take advantage of small businesses. For the longest time, American Express missed out on a significant amount of business because their fees were so high. Even today, they are not as low as I would prefer, but they have reduced fees enough that I decided to begin accepting them. Fee limits are needed to prevent banks from overcharging businesses, and swipe fee regulations are a good place to start.

As a store that sells women's clothing, shoes, and accessories, plastic is a huge part of my business. My company utilizes special software that requires me to use a specific merchant services processing company. Consequently, I am not able to negotiate the best deal the way many other businesses can. Implementing a swipe fee regulation is an excellent way to help small businesses out during this tough economy.

Inflating fees is exactly how banks continue to get bigger while small businesses are being forced to close their doors. It is time that something is done, and regulation is much needed. Reducing fees is a great way to give a boost to small businesses, and I am counting on your continued support.

Thank you for your help,

A handwritten signature in black ink, appearing to read 'Arabella Bartner', with a stylized, flowing script.

Arabella Bartner